

1 plaintiff is saying; don't they?

2 A. They do, yes.

3 Q. So this dispute process where we have
4 the ACDV investigator doing the things that he or
5 she does for an identity theft dispute and then
6 the second sort of track where the fraud
7 department takes over and does additional
8 investigation --

9 A. Right.

10 Q. -- how did Toyota come up with that
11 arrangement?

12 A. That -- you know, they -- the groups
13 that perform that work were created before my
14 time. So, you know, the -- what founded us
15 creating a fraud group and a credit dispute group,
16 I'm sure it's a combination of legal and
17 leadership and risk and compliance, you know.
18 It's -- these areas are heavily regulated, so, you
19 know, there's a lot of scrutiny, you know, from
20 our internal compliance and legal teams and
21 leadership as well as, you know, external factors
22 and different things that, you know, when we

1 publish a procedure, it's not we got together
2 because we're the group that does this and this is
3 what we're going to do now. It's we need multiple
4 levels of approval and everything else. So it's
5 certainly a group effort that got us where we were
6 at the time or where we are today.

7 Q. Okay. But you don't know what Toyota
8 considered in coming up with that position -- that
9 procedure; right?

10 A. Correct. Specifically, no.

11 Q. Do you know -- I beg your pardon. I
12 talked over you.

13 A. That's okay.

14 I mean, I wouldn't specifically know,
15 right? I wasn't in the meeting where they were
16 determined. But like I said, you know, leadership
17 is involved in those procedures, legal has to sign
18 off on those procedures, enterprise compliance has
19 to sign off on those procedures.

20 Q. Okay. But you're here testifying on
21 behalf of Toyota, and so I want to know what
22 Toyota considered when it created these

1 **procedures.**

2 A. I don't know exactly what Toyota
3 considered when it created, you know, those areas.

4 Q. Do you know if Toyota read and
5 considered any court decisions?

6 A. I don't know.

7 Q. Do you know if Toyota looked at any
8 regulatory authority, something from the Federal
9 Trade Commission or Consumer Financial Protection
10 Bureau, for example?

11 A. I mean, I know we do today to determine
12 policies and procedures in all areas of the
13 organization. But like I said, these procedures
14 were put in place before I moved into this area.

15 Q. Okay. But -- so your answer is that you
16 don't know; right?

17 A. Right. I know we don't make decisions
18 in a silo, but exactly what was looked at, no, I
19 can't sit here and list those things for you.

20 Q. Okay. Do you know what Toyota's
21 interpretation of the Fair Credit Reporting Act
22 was when it created those procedures?

1 A. I wouldn't know exactly what it was when
2 they created those procedures.

3 Q. Okay. Did the individuals that
4 conducted the ACDV investigations in this case
5 follow Toyota's policies and procedures?

6 A. Yes, based on what I've seen.

7 Q. Okay. Did they make any mistakes?

8 A. I don't see -- I didn't see evidence of
9 that.

10 Q. Do you see any evidence that any of them
11 were disciplined as a result of how they handled
12 the disputes that are at issue in this case?

13 A. No.

14 Q. The individual that spoke to the
15 individual at the police department, is that
16 indicated in the account notes somewhere?

17 A. Let me -- I believe that it will tell
18 you --

19 Q. Oh, wait. You know, before we go into
20 that, let's do one more thing on page 1. I'm
21 sorry.

22 A. No. That's okay.